



Metropolitan Life Insurance Company
200 Park Avenue, New York, New York 10166

CERTIFICATE RIDER

Group Policy No.: 101334-G
Policyholder: Miami-Dade County
Effective Date: January 1, 2007

The Life certificate is changed as follows:

In the **SCHEDULE OF BENEFITS**, replace the section **WHEN YOU RETIRE** with the following:

"If you are under age 65 when you retire, and you remain in an eligible class, your Basic Life Benefits will remain in force until you reach age 65 provided you elect to continue coverage and make the necessary contributions.

For employees age 65 or older and retired prior to January 1, 2007, your Basic Life Benefits will be reduced to a choice of \$5,000 or \$10,000 and remain in force during your retirement provided you make the necessary contributions.

For employees age 65 or older and retired on or after January 1, 2007, your Basic Life Benefits will be reduced to a choice of \$15,000 or \$20,000, and remain in force during your retirement provided you make the necessary contributions.

No other benefits are provided under This Plan on or after the day you retire."

This rider is to be attached to and made part of the certificate.

Form G.8480